

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: SONI, ASHOK R.  
SONI, MINAXI J.

§ Case No. 18-09474  
§  
§  
§

Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Richard M. Fogel, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$1,254,427.28</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$390,378.52</u>
Total Distributions to Claimants: <u>\$7,553.40</u>	Claims Discharged Without Payment: <u>\$307,560.59</u>
Total Expenses of Administration: <u>\$1,739.60</u>	

3) Total gross receipts of \$9,293.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$9,293.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$474,202.00	\$12,582.52	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$1,739.60	\$1,739.60	\$1,739.60
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$107,420.00	\$315,113.99	\$315,113.99	\$7,553.40
<b>TOTAL DISBURSEMENTS</b>	\$581,622.00	\$329,436.11	\$316,853.59	\$9,293.00

4) This case was originally filed under chapter 7 on 03/30/2018. The case was pending for 8 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/04/2018

By: /s/ Richard M. Fogel  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
DEPOSITS OF MONEY	1129-000	\$1,250.00
TAX REFUNDS	1129-000	\$8,043.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$9,293.00</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Capital One Auto Finance, a division of Capital On	4110-000	\$14,719.00	\$12,582.52	\$0.00	\$0.00
N/F	Alliant Credit Union	4110-000	\$9,611.00	NA	NA	NA
N/F	PNC Bank Home Equity	4110-000	\$94,961.00	NA	NA	NA
N/F	Pnc Mortgage	4110-000	\$354,911.00	NA	NA	NA
<b>TOTAL SECURED</b>			<b>\$474,202.00</b>	<b>\$12,582.52</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Richard M. Fogel	2100-000	NA	\$1,679.30	\$1,679.30	\$1,679.30
Trustee, Expenses - Richard M. Fogel	2200-000	NA	\$2.35	\$2.35	\$2.35
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$57.95	\$57.95	\$57.95
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$1,739.60</b>	<b>\$1,739.60</b>	<b>\$1,739.60</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	American Enterprise Bank	7100-000	\$0.00	\$213,272.90	\$213,272.90	\$5,112.23
3	United States Department of Education	7100-000	\$107,420.00	\$101,841.09	\$101,841.09	\$2,441.17
N/F	Clark Hill PLC	7100-000	\$0.00	NA	NA	NA
N/F	Small Business Administration	7100-000	\$0.00	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$107,420.00</b>	<b>\$315,113.99</b>	<b>\$315,113.99</b>	<b>\$7,553.40</b>

**Form 1****Individual Estate Property Record and Report**

Exhibit 8

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**Asset Cases****Case No.:** 18-09474**Case Name:** SONI, ASHOK R.  
SONI, MINAXI J.**Trustee Name:** (330720) Richard M. Fogel**Date Filed (f) or Converted (c):** 03/30/2018 (f)**§ 341(a) Meeting Date:** 05/15/2018**For Period Ending:** 12/04/2018**Claims Bar Date:** 08/16/2018

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 RESIDENCE, BUILDING, LAND 1 Plumrose Lane, Schaumburg, IL 60194-5161: Debtors' residence- NO EQUITY	468,000.00	0.00		0.00	FA
2 RESIDENCE, BUILDING, LAND 339 W. Virginia Street, Crystal Lake, IL 60014-0000: Commercial property (Gas Station)- NO EQUITY	300,000.00	0.00		0.00	FA
3 CARS, VANS, TRUCKS, SPORT UTILITY VEHICLES 2016 Toyota Camry, 26000 miles- NO EQUITY	13,000.00	0.00		0.00	FA
4 CARS, VANS, TRUCKS, SPORT UTILITY VEHICLES 2013 Toyota Camry, 31000 miles- NO EQUITY	3,500.00	0.00		0.00	FA
5 CARS, VANS, TRUCKS, SPORT UTILITY VEHICLES 2010 Honda Civic, 86000 miles - EXEMPT	4,500.00	0.00		0.00	FA
6 CARS, VANS, TRUCKS, SPORT UTILITY VEHICLES 2002 Acura MDX, 161,000 miles - EXEMPT	700.00	0.00		0.00	FA
7 HOUSEHOLD GOODS AND FURNISHINGS Miscellaneous used household goods and furnishings: 4 Bedrooms sets, 1 couch, 1 loveseat, 1 chair, 1 kitchen table with 4 chairs- EXEMPT	800.00	0.00		0.00	FA
8 ELECTRONICS TVs and computers: 2 TV's, 1 laptop- EXEMPT	400.00	0.00		0.00	FA
9 COLLECTIBLES OF VALUE Books, Pictures, and CD's- EXEMPT	150.00	0.00		0.00	FA
10 JEWELRY Wedding Jewelry- EXEMPT	5,000.00	0.00		0.00	FA
11 CLOTHES Wearing apparel- EXEMPT	900.00	0.00		0.00	FA
12 DEPOSITS OF MONEY Savings account with PNC Bank- EXEMPT	1,000.00	0.00		0.00	FA
13 DEPOSITS OF MONEY Checking account with BMO Harris-	2,000.00	1,250.00		1,250.00	FA
14 DEPOSITS OF MONEY Checking account with PNC Bank- INCONSEQUENTIAL VALUE	0.00	0.00		0.00	FA
15 RETIREMENT OR PENSION ACCOUNTS 401 (k) / Retirement plan through employer (Alcatel- Lucent) -EXEMPT	64,670.18	0.00		0.00	FA

**Form 1****Individual Estate Property Record and Report**

Exhibit 8

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**Asset Cases****Case No.:** 18-09474**Case Name:** SONI, ASHOK R.  
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16 RETIREMENT OR PENSION ACCOUNTS 401 (k) / Retirement plan through employer (Mina- Best) -EXEMPT	16,692.73	0.00		0.00	FA
17 RETIREMENT OR PENSION ACCOUNTS 401 (k) / Retirement plan through employer ManPower & Sargent Lundy -EXEMPT	162,764.98	0.00		0.00	FA
18 RETIREMENT OR PENSION ACCOUNTS 401 (k) / Retirement plan through employer (Enercon) - EXEMPT	24,882.77	0.00		0.00	FA
19 RETIREMENT OR PENSION ACCOUNTS 401 (k) / Retirement plan through employer Com Ed/Exelon - EXEMPT	18,330.31	0.00		0.00	FA
20 RETIREMENT OR PENSION ACCOUNTS 401 (k) / Retirement plan through employer Mina TrowerPrice -EXEMPT	58,537.57	0.00		0.00	FA
21 TAX REFUNDS Debtors 2017 Tax Refund- RECEIVED BY TRUSTEE	11,000.00	Unknown		8,043.00	FA
22 CLAIMS AGAINST THIRD PARTIES Former Tenant (Shatki Reliance aka Saunak K. Patel & Ketan Sheth) broke the gas station lease so debtors are owed money for this broken lease owes \$32,760.65 from 10/01/2017 address is 7424 W. 159th Street, Apt. 203, Tinley Park, IL 60477- THIS CLAIM IS PROPERTY OF DEBTORS' BANKRUPT CORPORATION'S ESTATE	32,760.65	0.00		0.00	FA
23 CLAIMS AGAINST THIRD PARTIES Former Tenant (Crystal Mart Inc. aka Sudhir Nair) broke the gas station lease so debtors are owed money \$30,135.59 from 02/29/2016 addresses are 4410 N. Northwest Hwy, Crystal Lake, IL 60014 another address is 985 Cambridge Lane, Crystal Lake, IL 60014- THIS CLAIM IS PROPERTY OF DEBTORS' BANKRUPT CORPORATION'S ESTATE	30,135.59	0.00		0.00	FA
24 CLAIMS AGAINST THIRD PARTIES Former Tenant (Gayatri Corporation aka Dahyabhai Patel) broke the gas station lease so debtors are owed \$22,000.00 from 01/20/2014 - address is 1300 Phoenix Drive, Des Plaines, IL 60018- THIS CLAIM IS PROPERTY OF DEBTORS' BANKRUPT CORPORATION'S ESTATE	22,000.00	0.00		0.00	FA
25 INTEREST IN INSURANCE POLICIES Term Life Insurance policy through employer - (No cash surrender value)	0.00	0.00		0.00	FA
26 INTEREST IN INSURANCE POLICIES Term Life Insurance policy through employer - (No cash surrender value)	0.00	0.00		0.00	FA

**Form 1**

**Individual Estate Property Record and Report  
Asset Cases**

Exhibit 8

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**Case No.:** 18-09474

**Case Name:** SONI, ASHOK R.  
SONI, MINAXI J.

**Trustee Name:** (330720) Richard M. Fogel

**Date Filed (f) or Converted (c):** 03/30/2018 (f)

**§ 341(a) Meeting Date:** 05/15/2018

**For Period Ending:** 12/04/2018

**Claims Bar Date:** 08/16/2018

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
27 MACHINERY FIXTURES EQUIPMENTS SUPPLIES Business Equipment	25,702.50	0.00		0.00	FA
28 INTEREST IN PARTNERSHIPS The debtors' are the 100% owners of Ohmshiva Corporation, which filed for chapter 7, 18-09471, B. Chatz, trustee- INCONSEQUENTIAL VALUE	0.00	0.00		0.00	FA
<b>28 Assets Totals (Excluding unknown values)</b>	<b>\$1,267,427.28</b>	<b>\$1,250.00</b>		<b>\$9,293.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** 12/31/2018

**Current Projected Date Of Final Report (TFR):** 10/11/2018 (Actual)



**Form 2**Exhibit 9  
Page: 1**Cash Receipts And Disbursements Record**

**Case No.:** 18-09474  
**Case Name:** SONI, ASHOK R.  
 SONI, MINAXI J.

**Trustee Name:** Richard M. Fogel (330720)

**Bank Name:** Rabobank, N.A.

**Account #:** \*\*\*\*\*7100 Checking

**Taxpayer ID #:** \*\*-\*\*\*4092

**Blanket Bond (per case limit):** \$5,000,000.00

**For Period Ending:** 12/04/2018

**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/16/18	{21}	Ashok and Mina Soni	2017 federal income tax refund	1129-000	8,043.00		8,043.00
05/24/18	{13}	Ashok and Mina Soni	Non-exempt funds	1129-000	1,250.00		9,293.00
05/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	9,283.00
06/29/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		12.90	9,270.10
07/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		14.22	9,255.88
08/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		13.75	9,242.13
09/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		7.08	9,235.05
11/06/18	101	Richard M. Fogel	Combined trustee compensation & expense dividend payments.			1,681.65	7,553.40
			Claims Distribution - Wed, 10-03-2018 \$1,679.30	2100-000			7,553.40
			Claims Distribution - Wed, 10-03-2018 \$2.35	2200-000			7,553.40
11/06/18	102	American Enterprise Bank	Distribution payment - Dividend paid at 2.40% of \$213,272.90; Claim # 2; Filed: \$213,272.90	7100-000		5,112.23	2,441.17
11/06/18	103	United States Department of Education	Distribution payment - Dividend paid at 2.40% of \$101,841.09; Claim # 3; Filed: \$101,841.09	7100-000		2,441.17	0.00

**COLUMN TOTALS****9,293.00****9,293.00****\$0.00**

Less: Bank Transfers/CDs

0.00

0.00

**Subtotal****9,293.00****9,293.00**

Less: Payments to Debtors

0.00

**NET Receipts / Disbursements****\$9,293.00****\$9,293.00**

**Form 2**

Exhibit 9  
Page: 2

**Cash Receipts And Disbursements Record**

**Case No.:** 18-09474  
**Case Name:** SONI, ASHOK R.  
SONI, MINAXI J.  
**Taxpayer ID #:** \*\*\_\*\*\*4092  
**For Period Ending:** 12/04/2018

**Trustee Name:** Richard M. Fogel (330720)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*7100 Checking  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****7100 Checking	\$9,293.00	\$9,293.00	\$0.00
	<b>\$9,293.00</b>	<b>\$9,293.00</b>	<b>\$0.00</b>